

**STONEBRIDGE FINANCIAL CORP.**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2754334	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$444	\$385	-13.4%		
Loans	\$339	\$269	-20.7%		
Construction & development	\$52	\$30	-41.6%		
Closed-end 1-4 family residential	\$109	\$90	-17.2%		
Home equity	\$7	\$7	-11.0%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-40.5%		
Commercial & Industrial	\$30	\$24	-19.5%		
Commercial real estate	\$122	\$101	-17.0%		
Unused commitments	\$58	\$41	-28.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$31	-34.4%		
Asset-backed securities	\$0	\$0	-11.5%		
Other securities	\$35	\$35	1.8%		
Cash & balances due	\$9	\$14	58.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$407	\$353	-13.4%		
Deposits	\$345	\$306	-11.4%		
Total other borrowings	\$61	\$45	-25.7%		
FHLB advances	\$50	\$35	-30.0%		
Equity					
Equity capital at quarter end	\$37	\$32	-13.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	6.7%	--		
Tier 1 risk based capital ratio	10.6%	9.2%	--		
Total risk based capital ratio	11.9%	10.4%	--		
Return on equity <sup>1</sup>	-22.4%	-41.5%	--		
Return on assets <sup>1</sup>	-1.9%	-3.6%	--		
Net interest margin <sup>1</sup>	2.8%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	29.3%	32.1%	--		
Loss provision to net charge-offs (qtr)	396.5%	69.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	10.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	36.8%	40.0%	0.2%	9.5%	--
Closed-end 1-4 family residential	3.7%	3.6%	0.4%	2.0%	--
Home equity	5.4%	13.8%	0.0%	1.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.2%	0.0%	0.0%	1.7%	--
Commercial & Industrial	2.2%	0.4%	2.1%	0.4%	--
Commercial real estate	7.9%	3.4%	0.0%	1.6%	--
Total loans	10.0%	9.2%	0.3%	2.7%	--